
Chapter 21 Terrorism

Section 4

Abstract

The escalating use of terrorism worldwide has created an unprecedented need to address and meet the needs of victims of terrorism. The creation of an ongoing climate of fear through the victimization of innocent individuals and the destabilization of communities is one of the fundamental goals of terrorism. The victims of terrorist acts are the individuals and communities (both primary and secondary) that suffer the short- and long-term emotional, psychological, physical, economic, and spiritual trauma that accompanies terrorism. Widespread media attention to these acts is not only a primary goal of terrorists but also a significant factor in the impact that terrorism has upon the public at large.

Learning Objectives

Upon completion of this section, students will understand the following concepts:

- Definition, scope, prevalence, and types of terrorism.
- History and background of terrorism and its increasing prevalence in the 20th and 21st centuries.
- Legislation concerning assistance to victims of terrorism and corresponding provisions relating to compensation.
- Impact of terrorism—emotional, psychological, physical, economic, and spiritual—on individuals and the community as well as the impact of media coverage of the terrorism.
- Individual and community strategies for coping with the impact of terrorism.

Statistical Overview

- The U.S. Department of State currently profiles 106 terrorist groups active on the continents of North America, South America, Europe, Africa, and Asia (BPA 2001).
- In an analysis of acts of international terrorism occurring in 2001, the U.S. Department of State (BPA 2002) reported that there were:
 - 253 bombings (including the attacks on the World Trade Center).
 - 41 armed attacks.
 - 36 kidnappings.
 - 5 arsons.
 - 4 acts of vandalism.
 - 3 hijackings.
 - 3 firebombings.
 - 1 assault.

- The Department of State reported that of the 4,655 casualties of internationalism terrorism in 2001, 277 were members of the government, 25 were members of the military, and 4,353 were civilians (Ibid.).
- Prior to the late 1990s, the Federal Bureau of Investigation (FBI) typically investigated a dozen cases a year involving the criminal acquisition or use of chemical, biological, radiologic, or nuclear materials. In 1997, however, the FBI opened seventy-four such investigations, and in 1998 they opened 181 such investigations. Eighty percent of these incidents turned out to be hoaxes (Tucker 1999).
- According to an estimated count at year end 2001, 3,225 people are deceased or missing as a result of the attacks on September 11th at the World Trade Center, at the Pentagon, and in the airplane which crashed in Pennsylvania (Talbot 2001).
- Data collected by researchers from a random sample of Manhattan residents three to six weeks after the attacks of September 11, 2001, into the prevalence of Post Traumatic Stress Syndrome (PTSD) and depression related to terrorism found that 7.5% respondents reported symptoms consistent with a diagnosis of PTSD and 9.7% reported symptoms consistent with depression. Among respondents residing in the vicinity of the World Trade Center, they found a prevalence of PTSD as high as 20% (Galea et al. 2002).
- A February 2002 survey by the Foundation Center on institutional giving to charities that assist victims of the September 11th attacks and recovery efforts found that 770 institutional donors, including foundations, corporations, and other institutional donors, contributed \$854.4 million. This represents 57% of an estimated \$1.5 billion in private 9/11 response giving (Foundation Center 2002).

Introduction

Domestic terrorism refers to a violent act or an act dangerous to human life, occurring primarily within the United States, that is a violation of the criminal laws of the United States or that would be a criminal violation if committed within the jurisdiction of the United States and appears to be intended to:

- Intimidate or coerce a civilian population;
- Influence the policy of a government by intimidation or coercion; or
- Affect the conduct of a government by assassination or kidnapping. [18 U.S.C. §3077]

International terrorism refers to activities that involve violent acts or acts dangerous to human life that violate the criminal laws of the United States, or that would be a criminal violation if committed within the jurisdiction of the United States and appear to be intended to:

- Intimidate or coerce a civilian population;
- Influence the policy of a government by intimidation or coercion; or
- Affect the conduct of a government by assassination or kidnapping.

These acts primarily outside the territorial jurisdiction of the United States, or transcend national boundaries in terms of the means by which they are accomplished, the person they appear intended to intimidate or coerce, or the locale in which their perpetrators operate or seek asylum. [18 U.S.C. §2331]

This section will explore terrorism and related victim assistance issues; it will not include a discussion of issues surrounding nonterrorist mass victimization. While the victim assistance issues attendant to both terrorism and mass victimization can have much in common, the nature, history, and prosecution of these crimes are quite distinct. The term "mass violence" is not defined in the Victims of Crime Act (VOCA) or any statute amending VOCA, nor is it defined in the U.S. Criminal Code. The Office for Victims of Crime (OVC) has developed a working definition of the term "mass violence" meaning an intentional violent criminal act for which a formal investigation has been opened by the Federal Bureau of Investigation or other law enforcement agency and which results in physical, emotional, or psychological injury to a sufficiently large number of people so as to significantly increase the burden of victim assistance and compensation for the responding jurisdiction, as determined by the OVC Director (OVC 2002a).

This section will focus on the various types and scope of terrorism. The history of terrorist acts in this country and throughout the world will be examined, along with major federal and state legislative responses to terrorism and to the various needs of victims of terrorism. It will also examine the impact of terrorism on individuals and communities as well as the impact of media coverage on both public perception of the terrorist events and on people's abilities to cope with the aftermath of the events. Finally, this section will explore coping strategies for handling the short- and long-term trauma that terrorism creates.

History and Background

The use of terror and psychological warfare to intimidate and de-stabilize has roots in antiquity. Since the early Bronze Age and the rise of barbaric tribes who conquered agricultural communities and drove them off the land to live in walled cities, terror has been a significant weapon in man's effort to dominate (Baring and Cashford 1991). In twelfth century Iran, a faction within the Shiite Muslims formed a group known as The Assassins who terrorized the leaders of the rival Sunni Muslims (Keenan 2002). Robespierre, a leading political figure during the French Revolution, openly advocated terrorist acts. By the end of the 19th century, the assassination of heads of state had become a means for terrorists to effect revolutionary, political, and social change, and a number of kings, presidents, and prime ministers were murdered between 1865 and 1905 (terrorismfiles.org n.d.).

The motivations leading to acts of conventional terrorism grew more varied after World War II and included not only nationalist and anti-colonial struggles and ideological/religious quests, but also terrorism for the purpose of revenge, punishment, and insurgency (CDISS 1999).

Following is a chronological list of significant post-WWII terrorist activities:

- In 1945 and 1946, the Jewish terrorist offensive against British rule bombed railways, oil refineries, and offices of the British government in Palestine.
- In the 1950s, the Irish Republican Army emerged as a terrorist force in Northern Ireland.
- In the 1960s, the first American airliners were hijacked to Cuba, and the Palestinians began to commit terrorist acts of resistance to Jewish rule in Israel.
- In the 1970s, the Baeder-Meinhof gang of West Germany, the Red Army of Japan, the Red Brigades in Italy, the Al-Fatah in Palestine, and the Shining Path of Peru emerged as potent terrorist groups. Carlos ("The Jackal") kidnapped eleven oil ministers and fifty-nine civilians at an OPEC meeting in Vienna in 1975 and released them after receiving several hundreds of millions of dollars in paid ransom. The Unabomber sent his first bomb to Northwestern University in 1978. In 1979, Iranian radicals seized the United States Embassy in Tehran and held sixty-six Americans hostage until January 20, 1981.
- By the beginning of the 1980s, terrorists and guerilla movements were active on most continents of the world, and the scope of terror expanded to include acts of mass violence and more targeted attacks on American citizens at home and abroad:
 - In the early 1980s, seeking independence for the Basque region in northern Spain, the Euzkadi Ta Askatasuna (ETA) terrorist group began attacks on Spanish judicial, military, and political figures.
 - In 1983, a truck bomb at the U.S. Embassy in Beirut killed 63 and injured 120 people. A separate blast at the Marine Corps base in Beirut killed 241 Americans.
 - In 1988, the Pan Am 103 bombing over Lockerbie, Scotland killed 270 people.
- In the 1990s, kidnapping for large ransoms occurred with greater frequency throughout Central America and South America. The World Trade Center was bombed for the first time in 1993, killing six people and injuring over 1,000. The Aum Shinrikyo doomsday cult released sarin nerve gas into the Tokyo subway in 1995, killing twelve people and injuring 5,500. The bombing of the Alfred P. Murrah Federal Building in Oklahoma City killed 268 in 1995. In 1996, the Khobar Towers were bombed in Dharain, Saudi Arabia, killing nineteen United States military service members. In 1998, suicide bombers simultaneously attacked United States Embassies in Tanzania and Kenya, killing 224 people, including twelve Americans.
- In 2000, seventeen sailors were killed and thirty-nine injured when a U.S. Naval ship, the *U.S.S. Cole*, was bombed in the port of Aden in Yemen.
- In 2001, four transcontinental airliners were hijacked and subsequently crashed—two into the World Trade Center in New York, one into the Pentagon in Washington DC, and the fourth into the central Pennsylvania countryside in a single coordinated terrorist act that left over 3,000 people

dead or missing. Following the plane crashes, letters filled with military grade and subcutaneous anthrax were mailed to prominent politicians and newsmen resulting in illness and death for several individuals (Ibid.).

USE OF BIOLOGICAL AND CHEMICAL WEAPONS TO TERRORIZE

The Chemical and Biological Weapons Nonproliferation Project (CBWNP) at the Center for Nonproliferation Studies, Monterey Institute for International Studies, has compiled an "open-source database of all publicly known cases from 1900 to the present in which domestic or international criminals or terrorists sought to acquire or use chemical, biological, radiologic, or nuclear materials" (Tucker 1999). As of January 31, 1999, the database contained information on 415 domestic and international incidents, of which 151 cases were terrorist events and have sufficient data to be classified by type of event, including hoaxes.

Eighty percent of the incidents investigated by the FBI have turned out to be hoaxes intended to terrify. The frequency of chemical hoaxes in the United States peaked in 1986 after a series of Tylenol poisonings drew widespread media attention. The frequency of biological hoaxes peaked in 1998 following the arrest of a microbiologist linked to white-supremacist groups who tried to release military grade anthrax in Las Vegas (Ibid. 1999).

In other unsuccessful or thwarted acts of terrorism within the United States, attempts were made to incapacitate American cities through contamination of the public water supply; to incapacitate local voters in the Pacific Northwest by contaminating salad bars with salmonella; and to seek revenge on the IRS and local law enforcement by delivering a biological toxin through commercial skin products. CBWNP determined that the predominant motivation behind chemical and biological terrorist acts between 1975 and 1989 was to protest government policies. Since 1990, the leading motivation has been to further nationalist or separatist objectives and for retaliation or revenge. At this time, the motivation behind the anthrax attacks that followed the events of September 11, 2001 remains unclear (Ibid.).

Legislation and Compensation

ANTITERRORISM LEGISLATION IN THE UNITED STATES

Since the attacks of September 11, 2001, the nation's awareness of the potential for terrorist threats in the homeland has increased dramatically. On national, state, and local levels, the need for better security, improved preventive measures, more effective responses to terrorists' threats and attacks, and better services to victims have prompted new laws to be passed and policies to be implemented. Several federal laws seeking to curb the incidence of terrorist attacks and threats within our nation have been enacted over the past three decades. Until recently, however, there have been few corresponding state laws that respond specifically to acts of terrorism and even fewer that facilitate the investigation, prosecution, and punishment of terrorism in state courts.

The 1979-81 hostage crisis in Iran first focused the nation's attention on the vulnerability of U.S. citizens in hostile countries, and the special needs of victims taken hostage. The Hostage Relief Act of 1980 amended the Internal Revenue Code of 1954 to provide benefits to individuals held hostage in Iran and to "similarly situated individuals" (P.L. 96-449).

Beginning in 1982, President Reagan signed several National Security Decision Directives on managing terrorist incidents, combating terrorism, and creating an antiterrorism program for civil aviation and a national program for combating terrorism (University of Pittsburgh 2002). Over the next ten years, a series of laws were enacted that focused on the prevention of terrorism, international cooperation in fighting terrorism, and sanctions.

- The 1984 Act to Combat International Terrorism provides a reward for information regarding terrorism, takes steps toward more effective international cooperation against terrorism, and seeks enhanced security of U.S. posts abroad (P.L. 98-533).
- The International Security and Development Cooperation Act of 1985: Title V, International Terrorism and Foreign Airport Security, requires assessments of the efficacy of security measures in domestic and international airports (P.L. 99-83).
- The Omnibus Diplomatic Security and Antiterrorism Act of 1986, Diplomatic Security Act, Victims of Terrorism Compensation Act, directs the U.S. Secretary of State to develop and implement security policies and programs for U.S. civilian employees and missions abroad and for foreign persons and entities in the United States. That Act provides compensation exclusively to "individuals in the Civil Service" and the "uniformed services" held in captive status between November 4, 1979, and January 21, 1981—in other words, the Iran hostages. It provides \$50 a day for each day an individual was held in captive status with back interest (P.L. 99-399).
- The Anti-Terrorism and Arms Export Amendments Act of 1989 prohibits exports of military equipment to countries supporting international terrorism (P.L. 101-222).
- The Iran and Libya Sanctions Act of 1996 punishes rogue nations that sponsor terrorism by imposing sanctions on persons that support Iran and Libya by exporting items that enhance their weapons or aviation capabilities (P.L. 104-172).

In an effort to advance U.S. policy on terrorism, President Clinton signed eight separate Executive Orders between 1992 and 1995, including directives for deterring the proliferation of weapons of mass destruction, prohibiting transactions with terrorists who threaten to disrupt the Middle East peace process, prohibiting transactions with the Taliban, and creating critical infrastructure protection against terrorism (University of Pittsburgh 2002).

THE UNITED NATIONS WORLD ANTI-TERRORISM LAWS

Long before the Iran hostage crisis in 1979, the United Nations (UN) had formed various international conventions to deal with aspects of terrorism including acts affecting in-flight safety, hijacks, and aviation sabotage as well as protection for senior government officials and diplomats. In addition:

- The Convention Against the Taking of Hostages and the Convention of the Protections of Nuclear Material to combat the unlawful taking and use of nuclear material were formed in 1979.
- In the 1980s, the UN agreed upon conventions to deal with terrorist attacks offshore on ships (1988) and extended the Montreal Convention on Air Safety (1988). In the 1990s, UN resolutions attempted to suppress terrorist bombings and the financing of terrorism (University of Pittsburgh 2002).

Despite the serious efforts of the United Nations to effectively address terrorism, the execution of these conventions has often been ineffective for lack of international agreements among all member nations to support the conventions within their territories. The UN members continue to disagree on the definition of terrorism. As a result, the UN has tended to write treaties that address particular manifestations of terrorist activities, such as bombings, hijackings, hostage-taking, and covert financing of these activities, without the possibility of addressing these issues as a whole (Ad Hoc Committee 2002).

Nevertheless, since the terrorist events of September 11, 2001, the UN has passed over twenty resolutions that deal with the prevention of international terrorism, human rights and terrorism, suppression of financing of terrorism, and increased international cooperation to improve the investigation and prosecution of terrorism. Fighting terrorism through disarmament is also a major priority of the United Nations. In early 2002, the Anti-terrorism Committee at the United Nations was working towards a comprehensive international treaty on terrorism to fill the gaps left by the previously agreed upon accords dealing with particular manifestations of terrorism (Ibid.).

Compensation for Victims of Terrorism

DAMAGES FOR INTERNATIONAL ACTS OF TERRORISM AGAINST U.S. CITIZENS

Certain federal laws have been enacted to establish a process by which U.S. citizens and employees of the U.S. government can file claims in civil court to recover their losses as victims of terrorist acts overseas. To establish jurisdiction and define the "perpetrator" when individuals commit terrorist acts on behalf of organizations and nations, it was necessary to modify the federal concept of foreign immunity. During the 20th century, U.S. law regarding international relations evolved from granting blanket immunity to foreign nations in the U.S. Courts to allowing for U.S. citizens to file claims against foreign bodies. Myers notes "no other crimes have resulted in greater reductions in [foreign] immunity than those involving terrorism." Three laws passed in the 1990s addressing

terrorism and foreign immunity "expanded and clarified the rights of victims and survivors to recover against foreign nations" (Myers 2002).

- The Antiterrorism and Effective Death Penalty Act of 1996 provides, in part, for victim restitution in the context of international terrorism (P.L. 104-32).
- The Foreign Sovereign Immunities Act (FSIA) exempts any state that sponsors terrorism from immunity (P.L. 105-394).
- The Civil Liability for Acts of State-Sponsored Terrorism, commonly known as the Flatrow Amendment to FSIA provides a "specific cause of action for victims of terrorism" and allows plaintiffs to "sue and recover monetary damages for personal injury or death that is caused by torture, kidnapping, and aircraft sabotage" (P.L. 104-208).

Under FSIA, U.S. courts can award monetary damages for economic losses and mental anguish to victims of state-sponsored terrorism. Additional supporting legislation has been developed to clarify exceptions to foreign state immunity and to establish means by which collections against foreign states might be made. For example, the Justice for Victims of Terrorism Act of 2000 permits the U.S. Secretary of the Treasury to make payments from Cuban and Iranian state assets frozen in the United States to victims of Cuban- and Iranian-sponsored terrorism (P.L. 106-386).

FEDERAL COMPENSATION TO VICTIMS OF TERRORISM

Direct compensation from the federal government to victims of international terrorism was augmented in 2000 through Sections 2002-2004 of the Victims of Trafficking and Violence Prevention Act of 2000, Part B, the Violence Against Women Act of 2000.

- Provisions of the Victims of Crime Act were rewritten to authorize the Office for Victims of Crime (OVC) to make supplemental grants to states, victim service organizations, and public agencies to provide emergency relief to victims of terrorist acts or mass violence occurring outside the United States when such victims are not eligible for compensation under the Omnibus Diplomatic Security and Antiterrorism Act of 1986 (P.L. 101-222).
- A victim of terrorism was further defined as "a person who is a national of the United States or an officer or employee of the U.S. government who is injured or killed as a result of a terrorist act or mass violence occurring outside the United States."
- The cap on the emergency reserve fund was increased and the fund was placed at the discretion of the Director of OVC. The Director of OVC has been authorized to use the emergency reserve to carry out a program to compensate victims of acts of international terrorism that occur outside the United States for expenses associated with the victimization (P.L. 106-386).

TERRORISM AND INTERNATIONAL VICTIMS UNIT AT THE OFFICE FOR VICTIMS OF CRIME

The Office for Victims of Crime (OVC) created the Terrorism and International Victims Unit (TIVU) to help victims of terrorism, mass violence, and such international crimes as trafficking of women and children and abduction of children. OVC's expanded authority to address the needs of international terrorism victims, pursuant to the Victims of Trafficking and Violence Prevention Act of 2000 as well as earlier authorizing legislation, such as the Antiterrorism and Effective Death Penalty Act of 1996, provides TIVU with resources to respond to incidents of terrorism outside the United States. As coordinator of OVC resources for victims of terrorism and transnational crimes, TIVU:

- Provides information and benefits to U.S. nationals and federal government employees who are victims of terrorism abroad.
- Makes OVC resources from the crisis response stage to post trial proceedings available to assist victims of terrorism.
- Serves as OVC's liaison to the U.S. Department of State and other federal agencies responsible for providing information and assistance to U.S. citizens victimized abroad.
- Serves as OVC's liaison to foreign embassies and consulates to provide information on victim assistance resources when foreign citizens are victimized in the United States.
- Helps fund efforts to recover children abducted and taken outside U.S. borders.
- Is to establish and administer the International Terrorism Victims Compensation Program, allowing U.S. nationals and federal government employees who are victims of terrorism abroad to apply to a single federal office for compensation.
- Maintains the International Crime Victim Compensation Program Directory in collaboration with the State Department that links victims abroad to available resources, and lists crime victim compensation programs in various foreign countries.
- Developed the Antiterrorism and Emergency Assistance Program for Terrorism and Mass Violence Victims. OVC has developed guidelines to provide compensation and assistance to victims of acts of terrorism or mass violence within the United States and assistance to U.S. citizens and government employees who are victims of terrorism and mass violence abroad (OVC 2002b).

September 11, 2001: Response to Victims

TITLE IV OF THE AIR TRANSPORTATION SAFETY AND SYSTEM STABILIZATION ACT OF 2001

No single event in our nation's experience of terrorism has focused public opinion on the needs and concerns of victims as have the attacks of September 11, 2001. Within days following the events, Congress passed a bill to protect the stability and financial viability of the airline industry that also included the creation of a compensation fund for the victims and families of those injured and killed in

the terrorist attacks and their aftermath. Title IV of the Air Transportation Safety and System Stabilization Act of 2001 establishes the September 11th Victim Compensation Fund of 2001, an unprecedented move on the part of the U.S. government to address the economic and noneconomic losses of victims of a specific act of terrorism. As a condition of eligibility, claimants who apply for compensation from the Fund agree to not seek damages for their losses through litigation with the airlines or the airport security firms (P.L. 107-42).

THE SEPTEMBER 11TH VICTIM COMPENSATION FUND OF 2001

The September 11th Victim Compensation Fund is a unique federal program created by Congress in recognition of the tragic circumstances faced by the victims of 9/11 and their families. Public commentary for and against the Fund was solicited by the Justice Department, and the rules that govern distribution of the Fund were published March 13, 2002.

Under the rules of the Act, the Fund is authorized to compensate any individual or the personal representative of a deceased individual who was physically injured or killed as a result of terrorist-related aircraft crashes on September 11, 2001, or during the immediate aftermath up to seventy-two hours after the attack. The creators of the Fund intended to help the neediest of victims as quickly as possible. An eligible claimant can receive an immediate advance payment of \$50,000 in cases involving death, or \$25,000 in cases involving serious injury.

The Act authorizes the Special Master of the Fund to examine both economic and noneconomic harm suffered in light of the claimant's individual circumstances. In his statement of intent on the formation of the rules of the Fund, the Special Master wrote, "We concluded that any methodology that does nothing more than attempt to replicate a theoretically possible future income stream would lead to awards that would be insufficient relative to the needs of some victims' families, and excessive relative to the needs of others" (Feinberg 2001). Therefore, each application is to be reviewed individually.

Summary of the Final Rules governing the Fund.

- *Compensation for noneconomic losses.* The presumed noneconomic loss compensation for the spouse and each dependent of a deceased victim is \$100,000 in addition to a \$250,000 payment awarded on behalf of all decedents. In other words, a mother whose spouse was killed, with whom she has two children, will receive \$550,000 in noneconomic loss compensation.
- *Compensation for economic losses.* To calculate economic losses, the Special Master examines a victim's income from 1998-2000—and on a pro-rated basis, 2001— considering wage growth assumptions among different age groups. A Model of Work/Life Expectancies is applied to calculate growth in income, employing All Male tables for all claimants to avoid gender discrimination.
- *Collateral sources of compensation.* The Fund considers life insurance benefits, pension funds, employer death benefits, and payments made by

local, state, and federal compensation programs related to the terrorist events of 9/11 as sources of collateral compensation to be deducted from the award. Excluded as sources of collateral compensation are tax relief, contingent Social Security benefits, contingent workers' compensation benefits, and support from charitable donations.

- *Hearings.* Feinberg (2002) states in the Final Rules "Although we still anticipate that awards in excess of \$3 or \$4 million will be rare, we emphasize [again] that there are no "caps" under this program. Each claimant has the option to ask for a hearing at which he. or she may assert additional individualized circumstances and argue that the presumed award methodology is inadequate to resolve his or her particular claim in a fair manner. We will consider all such individual circumstances, including, but not limited to, the financial needs of victims and victims' families."

THE USA PATRIOT ACT

The U.S. Patriot Act of 2001, a.k.a. Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism, was enacted in response to the attacks of September 11th and incorporates provisions of several antiterrorism bills passed in the few weeks following the events:

- The Critical Infrastructure Protection Act of 2001.
- The Crimes Against Charitable Americans Act of 2001.
- The International Money Laundering Abatement and Financial Anti-Terrorism Act of 2001.
- The First Responders Assistance Act.

Within the USA Patriot Act are sections that address the needs and concerns of victims of these terrorist acts, including immigrant victims of 9/11 and their families that have or had permanent resident status (Subtitle C). It also provides for expedited payment for public safety officers involved in the rescue efforts after the attack (Title VI).

In addition, Subtitle B of the Act amends the Victims of Crime Act of 1984 (VOCA) to include provisions regarding the:

- Allocation of funds for compensation and assistance.
- Location of compensable crime.
- Relationship of crime victim compensation to means-tested federal benefit programs and to the September 11th Victim Compensation Fund.
- Establishment of an antiterrorism emergency reserve in the Victims of Crime Fund (P.L. 107-56).

VICTIMS OF TERRORISM TAX RELIEF ACT OF 2001

The Victims of Terrorism Tax Relief Act of 2001 exempts from income taxes any individual who dies as a result of wounds or injury incurred from the terrorist attacks against the United States on September 11, 2001. Tax relief is applied to the taxable year of the event and to the taxable year of death. In addition, anyone

who dies as a result of an illness involving anthrax between September 11, 2001, and January 1, 2002, is exempt. Other victim-related relief provisions of the Act include:

- An exclusion from gross income of certain death benefits paid by an employer to a victim of such attacks.
- Special lowered estate tax rates that are applicable to victims of such attacks.
- Tax exemptions for payment made to victims by charitable organizations as a result of such attacks (P.L. 107-134).

ACTIONS TO ADDRESS TERRORISM AT THE STATE LEVEL

Terrorist acts have traditionally involved violations of federal and international laws. In the wake of September 11, 2001, the need for state laws and directives that govern prevention, preparedness for attack, response protocols, and victim assistance became immediately apparent. New laws and executive orders in New York State offer examples of measures enacted after the attacks on the World Trade Center(WTC) that address terrorism on a state level and the practical economic- and estate-related issues faced by victims and their families.

The New York State Anti-terrorism Bill of 2001 is intended to complement federal laws by creating criminal penalties for those who solicit or raise funds for terrorists or provide material support or resources for terrorists, and by punishing those who hinder the prosecution of terrorists (Chapter 300 NY 2001).

Executive Order/September 16, 2001 removes the limit on the size of emergency financial awards that can be made from the Crime Victims Board to victims of the WTC attack (Office of the Governor 2001).

Executive Order/September 24, 2001 makes provisions for families of victims of the WTC attack:

- Access to cash and other assets in a victim's bank account can be obtained by submitting an affidavit to the bank.
- Affidavits in place of death certificates can be accepted by insurance companies and the Worker's Compensation Board to award benefits to dependents of missing victims.
- Filing fees and public notice requirements related to estate matters are waived for families of those who are missing as a result of the attack (NCVC 2002).

Executive Order/October 4, 2001 extends property tax deadlines for many New York residents, including victims, spouses, and children of 9/11 attack victims; persons and businesses involved in the recovery effort; and anyone else who can demonstrate an inability to pay taxes by the original deadline because of the WTC attack (NCVC 2001).

Executive Order/October 15, 2001 eliminates the 30-day time constraint for the reporting of injuries or death from the WTC attacks to the Worker's Compensation Board (Office of the Governor 2001).

EMERGENCY COMPENSATION FROM CHARITABLE ORGANIZATIONS

A comprehensive discussion of support to victims of the September 11, 2001, attacks should also include assistance from the philanthropic entities—large and small—and contributions from individuals, that total over \$1.5 billion in aid from the private sector. New funds were created specifically to address the needs of victims and their families, rescue workers, healthcare organizations, military personnel, the people who lost their homes and/or their jobs, and others impacted by the economic downturn in Washington, DC, and New York City as a result of the attacks.

Larger relief agencies such as the American Red Cross and the United Way have played a prominent role in the collection and distribution of donations:

- The American Red Cross Liberty Fund received an unprecedented \$930 million in contributions: \$169 million was paid in direct assistance to 3,266 families of the deceased and seriously injured; \$270 million was paid to 51,000 families of displaced workers, residents and disaster workers; and \$94 million was paid out for immediate disaster relief: meals, mental health services, and hospital care (American Red Cross 2002).
- The September 11th Fund of the United Way of New York and the New York Community Trust received donations of \$456 million, that includes \$116 million collected through the *America: Tribute to Heroes* telethon broadcast on September 21, 2001: \$205 million has been paid out in aid to 39,000 individuals in forty-one states and sixteen countries, including \$175 million in cash assistance programs (United Way 2002).
- The Survivors Fund at the Community Foundation in Washington, DC, provides long-term educational, health, and income maintenance for victims of the attack on the Pentagon and their families.

Response to the 9/11 attacks also included the proliferation of a new type of charity—the online conduit fund—that raises money through the Internet and channels the funds into countless smaller and (sometimes grassroots) relief and aid efforts.

- For example, six leading Internet corporations joined together to form the American Liberty Partnership (ALP), which manages the Liberty Unites Web site and offers opportunities for online donating to a wide variety of relief and victim assistance efforts. As of November 20, 2001, \$110,266,933 was contributed to Liberty Unites (ALP 2002).

Impact of Terrorism

One purpose of terrorism is to establish a climate of fear and helplessness in a community or nation. It also seeks to destabilize governmental and societal

controls so that chaos ensues. Most terrorist acts target defenseless populations randomly without provocation and set off "chains of psychological events that culminate in feelings of fear, hopelessness, vulnerability, and grief" (APA 2001a).

Individuals who personally witness a terrorist attack, who are injured, and/or who lose loved ones, work colleagues, and friends often suffer overwhelming feelings of horror, grief, survivor guilt, anger, and confusion. First responders who work at the site of the terrorist attack to assist the wounded and recover the dead, hospital personnel who apply their medical skills to save lives during the aftermath, and caregivers and mental health providers who offer counseling can be deeply affected by the consequences of random violence that is intended to harm a great number of people. The social and economic foundations of neighborhoods and communities are undermined when their fundamental well-being is so deeply affected. Such reactions are normal in the aftermath of a terrorism attack, and from the perpetrator's point of view, these reactions are a primary goal of the terrorist plot.

The *OVC Handbook for Coping After Terrorism* points out that victims of terrorist acts and their loved ones benefit from seeking to understand the many different reactions they may experience:

- An initial reaction is numbness and shock, which protects victims from feeling the full impact of the experience.
- Victims may be overpowered at times by sorrow and grief and may cry uncontrollably.
- Victims may feel frightened and anxious when they leave home. Terrorism is intended to destroy normal feelings of trust and well-being.
- Families of victims may blame themselves or feel survivor guilt that their loved one was lost. Injured victims often wish they had died in place of others.
- Outrage at the tragedy may be redirected towards family members, friends, the police, and other well-meaning people as well as to individuals from the ethnic or religious group that appear to represent the perpetrator.
- Depression and loneliness often accompany the trauma a victim experiences after a terrorist attack, particularly when the individual is isolated or unable to communicate strong feelings to others.
- Terrorist victimization can lead to feelings of abandonment and shame and a desire to isolate oneself from others.
- Trauma-induced physical symptoms, such as headaches, fatigue, nausea, loss of sex drive, and insomnia, may appear.
- Panic attacks following the trauma of a terrorist attack can be debilitating.
- Victims may not be able to resume normal activities and habits, may suffer mood swings, and may feel irritable, confused, and bored. Life may lose its meaning for a period of time.
- All of the above feelings and reactions could reoccur or not appear at all until several months after the terrorist event in a kind of delayed reaction (OVC 2001).

After the bombing of the Alfred P. Murrah building in Oklahoma City in 1995, it became clear that the victims of the attack extended well beyond those killed and their immediate families. The U.S. Attorney's Office in Oklahoma City expanded the federal definition of victim to include anyone who suffered direct physical, emotional, or financial harm, including victims injured and killed and their families as well as the employees of the agencies in the Murrah Building. Victim service providers extended the definition to include rescue workers, police officers, firemen, and other first responders; co-workers; people who worked in nearby office buildings; taxi and bus drivers who were in the area; and many others who were exposed to the event when it occurred. Many of the groups of people required long-term support and counseling to recover from the trauma they experienced (OVC 2000).

"Emotional triggers are everywhere," reported Linda Wagner of Project Heartland in Oklahoma City. "Some employees have had to spend most of their time since the bombing re-creating documents, procedures, and records that were destroyed. Sometimes simply finding a report by a colleague who was killed or seeing a picture in a newsletter produces a flood of tears" (Ibid.).

The *Community Crisis Response Team Training Manual* (Young 1998) describes the attributes of many of the first responders to affected populations after a disaster and the special support they require. Besides the immediate victims, survivors, and loved ones, the manual examines the other secondary victims who suffer directly as a result of the terrorist attack.

FIRST RESPONDERS

Responders on the scene.

- *Fire fighters.* A critical issue for them is whether they are able to successfully rescue victims. When they are unsuccessful, feelings of helplessness and frustration can be overwhelming, particularly if a colleague is injured or killed.
- *Law enforcement officers.* Their lives may be at risk; they may shoot or kill another person. Once the attack phase is over, they are in charge of keeping voyeurs and looters away from the disaster site and involved in body removal to the morgue. For both fire fighters and law enforcement officers, an ethos accompanies the job that mandates maintaining a "stiff upper lip" that encourages repression of emotion and leaves them with little inclination to reach out for emotional and psychological support from their peers.
- *Paramedics and ambulance personnel.* Those responsible for triage, resuscitation, physical care, transportation to the hospital, and keeping victims alive until further medical treatment make the anguishing decision of which victims to try to save while knowingly letting other victims die.
- *Emergency room personnel.* The stress of triage is a major concern for ER personnel. Extended periods of successive surgeries and emergency

interventions may cause them to work long hours without rest, food, or exercise.

- *Other responders.* Building security, military troops, and members of the National Guard who are assigned to recovery missions may have no rescue and emergency care training. Both volunteer and nonvolunteer personnel take on the job of body recovery, identification, and burial.
- *Crisis interveners, clergy members, and mental health professionals.* They provide emotional first aid to victims, survivors, and other high risk population groups in the aftermath of disaster often underestimating the impact of such exposure. As members of the community, they may find it hard to distinguish their reactions from the reactions of the people to whom they are responding.
- *Volunteer workers* with organizations such as the Red Cross and the Salvation Army often have little training in responding to physical injury and death. Carnage and dead bodies are a shock to them, and they may feel overwhelmed and helpless due to the extent of the destruction (Young 1998).

Remote responders.

- *Emergency managers.* They coordinate the response from an office and deal with the politics of the disaster—who is in charge . . . who gets the credit . . . who does the media work . . . who does any follow-up investigation . . . and so forth. They may take the brunt of criticism for any perceived mismanagement of the disaster response.
- *Emergency support personnel* are the clerical staff, receptionists, and dispatchers who have to maintain a business as usual attitude as they deal with the demands of the disaster—answering telephone calls, responding to people in crisis, and facilitating all communication between response teams in the field.
- *Shelter and Care Givers.* These individuals may have heard endless tales of terror, carnage, and pain as they provided assistance to victims and survivors. They feel useful during the immediate aftermath of a disaster, but afterwards, they are often left traumatized, with feelings of isolation, estrangement, and loneliness (Young 1998).

CHILDREN EXPOSED TO TERRORISM

The American Psychological Association (APA) advises parents and caregivers to expect young children who are exposed to terrorist violence, either directly, through friends and family, or through widespread media coverage, to:

- Be needy and express feelings of fear for the safety of themselves and others.
- Worry about a re-occurrence of violence.
- Manifest changes in behavior, such as increased activity level, decreased concentration, withdrawal, angry outbursts, aggression, and absenteeism.
- Complain about headaches and stomach aches.
- Change school performance.

- Recreate the terrorist event repeatedly.
- Be more sensitive to loud sounds.
- Feel lethargic.
- Demonstrate negative behavior and defiance.
- Regress into behaviors such as bed-wetting, baby talk, and tantrums.
- Make hateful and angry statements (APA 2001c).

In addition, APA advises that older children may deny impact of the terrorist event, or on the other hand, become obsessed with discussing the gruesome details of the event. They may talk of hatred and revenge against the perpetrators. They may also risk developing bias against groups that they perceive as having similar origins to the perpetrators. If the terrorist act is one of mass violence, older children may become preoccupied with death and dying. Teenagers may be at increased risk for substance abuse, including drinking (Ibid.).

THE FAITH-BASED COMMUNITY AND TERRORISM

An act of terrorism—particularly one that is motivated by conflicting religious/ethnic principles and the loyalties arising from those principles—can profoundly challenge religious faith. Unprovoked attacks on innocent people can shatter belief in the innate goodness of humanity, and the temptation to fight evil with evil—to manifest one's hatred of the perpetrator in a retaliatory action—can be a strong force in those deeply affected by the violence.

The events of September 11, 2001, prompted a powerful and immediate response from the faith-based communities in the United States. A mass mobilization of faith-based community members to assist in recovery, family support, and debris removal at the attack sites was followed by myriad efforts to provide ongoing support. Faith-based communities are working to:

- Train bereavement counselors, set up counseling hotlines, and offer emotional and spiritual care to first and secondary victims and their families.
- Identify and assist underserved victim populations in gaining economic assistance. Church World Service reported that within a single Spanish-speaking neighborhood in New York, 67 WTC workers died who were undocumented and 600 were injured or lost their jobs. The victims' families were afraid to ask for financial assistance.
- Provide advocacy for those who are made vulnerable by the disaster, including people affected by racial, ethnic, and religious bias as a result of the attacks (CWS 2001).
- Act as conduits for the distribution of funds donated by members to help victims of September 11th.

In addition, interfaith groups have joined together in an effort to define the faith-based community's work for justice in the context of terrorism that is consistent with religious precepts, and to set forth a "faith-based response to the realities of

war, racism, and global economic injustice that give rise to acts of terrorism" (IPJ 2001).

Media Coverage of the Terrorist Attacks

There has been much discussion of the particular effects of media coverage on the nation in the aftermath of the events of September 11, 2001. At the National Center for Post Traumatic Stress Disorder (NCPTSD), research into the media's impact on the community during the aftermath of a terrorist attack was reviewed in light of the extensive coverage of the events on September 11th. While it is difficult to determine all the reasons for the media's appeal, most feedback indicates that viewers who sought information were fearful of another attack and wanted to be prepared, or were trying to process the events. Some feedback also suggests that the media intentionally used seductive and addictive images that one would see in an action movie (NCPTSD 2001).

LIMIT VIEWING OF MEDIA COVERAGE

NCPTSD recommends that adults monitor their television viewing, particularly during coverage of violent acts and natural disasters. If individuals find that they—

- Feel anxious or stressed after watching a news program;
- Cannot turn off the television or participate in recreational activities; or
- Have trouble sleeping,

They should decrease the amount television coverage that they view and—

- Limit viewing prior to bedtime;
- Read newspapers and journal articles for information; and
- Talk to people about the attacks as a way of garnering more information and insights.

CHILDREN AND THE MEDIA IN THE AFTERMATH OF AN ATTACK

Following the Oklahoma City bombing in 1995, surveys were conducted among Oklahoma school children between grades six and twelve, and more than two-thirds reported that their television viewing during the seven weeks after the bombing was mostly or all bomb-related. The study found that the children who watched television demonstrated more PTSD symptoms than children who did not watch television among groups that had lost a family member as well as those that had not lost a family member (Pfefferbaum et al. 1999).

Furthermore, in a report by the Nemours Foundation on how children perceive the news, research indicated that young children sometimes have difficulty comprehending the reality of risk to themselves and their families after viewing violent images on the news. By age seven or eight, children tend to internalize what they see on the news as something that can happen to them. "Could I be the next victim?" may be a prominent concern. There is a strong indication that many young children in the nation who repeatedly watched the events of

September 11, 2001, on television, whether they verbalized it or not, feared deeply for their families (Nemours n.d.).

If parents and caregivers choose to allow children to watch news coverage of violent acts, experts suggest that they watch the programs with the children and talk to them about the content. After the program is over, it is important to place the event in context. Children need to understand that:

- A plane crashing into a building is a single event and that multiple attacks will not occur on a daily basis.
- There are many good people, like police and firemen, in their community who work hard to keep them safe.
- The news often tells us bad things that happen in the world, but our country is safe most of the time.

Finally, children should be encouraged to ask questions and discuss their fears (NCPTSD 2001).

How Victims of Acts of Terrorism Can Help Themselves: Practical Coping Ideas

John Tasse, Ph.D., a psychologist at the Veterans' Administration Hospital in Oklahoma City and a member of the Disaster Response Network at the American Psychological Association (APA), explains that "extreme behaviors, feelings of anxiety, nightmares, emotional numbing, and flashbacks should be expected after exposure to a traumatic event such as a terrorist attack. These are "normal reactions to abnormal events." Victims and survivors of terrorist attacks should remind themselves when they experience these reactions that they are normal (Tasse 1996).

In the process of preparing the *Handbook for Coping After Terrorism*, the Office for Victims of Crime (2001) consulted with victims and survivors of other traumatic disasters who offered practical suggestions of things victims of terrorism can do to help themselves cope and begin to heal:

- Delay making any major decisions whenever possible. Give yourself time to get through the most hectic times and to adjust before making decisions that will affect the rest of your life.
- Simplify your life for a while. Make a list of the things you are responsible for. Look at your list and see which things are absolutely necessary. Is there anything you can put aside for a while?
- Take care of your mind and body. Eat healthy food. Exercise regularly, even if it is only a long walk every day. Exercise will help lift depression and help you sleep better.
- Avoid using alcohol and other drugs. These substances may temporarily block the pain, but they will keep you from healing. You have to experience your feelings and look clearly at your life to recover from tragedy.

- Keep the phone number of a good friend nearby to call when you feel overwhelmed or have a panic attack.
- Talk to a counselor, clergy member, friend, family member, or other survivors about what happened.
- Begin to restore order in your world by reestablishing old routines at work, home, or school as much as possible. Stay busy with work that occupies your mind, but do not throw yourself into frantic activity.
- Ask questions. You may have concerns about what types of assistance are available, who will pay for your travel and other expenses, and other issues concerning compensation and insurance. Find out what will be expected of you in the days to come so you can plan ahead for any new or stressful circumstances.
- Organize and plan how you will deal with the media. It may be helpful to include family, friends, or other victims or survivors in your planning process. It is up to you to decide how much, if any, involvement you will have with the media.
- Seek the help of a reputable attorney if you think you need legal advice. Take time to make decisions about insurance settlements, legal actions, and other matters that have long-term consequences.
- Rely on people you trust. Seek information, advice, and help from them.
- Avoid doing upsetting things right before bed if you are having trouble sleeping. Designate thirty minutes sometime earlier in the day as your "worry time." Do not go to bed before you are tired.
- Find small ways to help others as it will help ease your own suffering.
- Ask for help from family, friends, or professionals when you need it. Healing grief and loss is similar to healing your body after an illness or accident.
- Think about the things that give you hope. Make a list of these things and turn to them on bad days. It is important to remember that emotional pain is not endless. It does have limits. The pain will eventually ease and the joys of life will return. There will be an ebb and flow to your grief. When it is there, let yourself feel it. When it is gone, let it go. You are not responsible or obligated to keep the pain alive. Smiles, laughter, and the ability to feel joy in the good things of life will return in time.
- Trust your own feelings—that what you are feeling is what you need to feel and that it is normal. Do not act like things are fine when they are not. Healing begins by talking about what happened with people you trust—people who support you without being judgmental or giving unwanted advice about what you should do or how you should feel.
- Remember to breathe. Sometimes when people are afraid or very upset, they stop breathing. When you are scared or upset, close your eyes and take deep, slow breaths until you calm down.

COPING AFTER A TERRORIST ATTACK: THE GENERAL PUBLIC

Risks and risk perception of further attack. Research into risk perception indicates that individuals focus on "outcomes" rather than probability. They are more concerned about what they perceive as an acute threat resulting in immediate injury or death than about accumulative threats like water and air

pollution that can have dire effects over the long term. Research also demonstrates that people react less to statistics than they do to mental images. Case studies of traumatic events, particularly those reinforced with visual images by the media, can "supersede people's rational perception of what is dangerous" even though statistics demonstrate that the future likelihood of their involvement in such an event is minimal. The American Psychological Association (APA) points out that "fear of terrorism is just as crippling as a terrorist act" and managing anxiety in this case is essential (APA 2001b).

- Changing one's perspective to match the proportion of the actual threat can help keep the fear of "what is going to happen next from growing out of proportion to the actual risk" (Ibid.).

Coping skills vary among individuals. People more comfortable with risks and/or uncertainty and those who have coped with other crises successfully are more likely to cope effectively with their anxiety over potential terrorist attacks.

- People who regularly take risks (whether in work or leisure) develop more of an internal locus of control—belief that they can control what happens to them. This perspective of how much control one has over external events plays into how they deal with an event over which they have no control (Ibid.).

Feeling a sense of control over one's life helps manage fear. While in a state of high anxiety, the desire for control can become obsessive; one way to increase a sense of control is to manage one's surroundings. It helps to:

- Go about one's life as normally as possible.
- Limit exposure to the news media.
- Talk about feelings with others.
- Do the things that you do well to experience a sense of mastery and control.
- Exercise your body and your mind.
- Use humor as a way to cope (Ibid.).

HELPING CHILDREN COPE WITH TERRORIST ATTACKS

The American Psychological Association offers the following guidelines for parents and caregivers to help children cope after the trauma of a disaster (Gurwitch et al. 2001).

Guidelines for parents/caregivers of kindergarten and elementary school children.

- Reinforce ideas of safety and security, particularly when they are exposed to events or sudden actions that may remind them of the attacks, i.e., loud sounds or explosions. Avoid exposing them to reminders of the trauma.. Maintain family routines and avoid unnecessary separations from important caregivers.

- Listen to and tolerate them when they retell the story of the events or play out the events as long as they do not behave violently or harm others.
- Encourage children to talk about worry and confusing feelings that follow a scary event.
- Validate their strong feelings of anger against the perpetrators, but help them separate out thoughts and feelings about the specific group of people who caused the tragedy to avoid their making generalizations about large groups of people.
- Try to respond calmly to what may appear to be shocking questions that young children may ask as they try to process the events.
- Use simple and direct terms to describe what happened.
- Watch for misunderstandings about the events, i.e., their taking personal blame for the events, fearing that the terrorists are in their midst, or imagining things that occurred that did not happen.
- Be patient with their repetitive questioning about the events as they try to process the information.
- Expect some angry outbursts, acting out, acting younger, and decline in school performance.
- Do activities that involve them in the healing process for others, i.e., sending cards, and making drawings; help them understand that their actions can make a difference.

Guidelines for parents/caregivers of middle school children.

- In addition to following the guidelines for younger children, be aware that acting out behavior among middle school children may involve aggression or self-destructive activities that should be addressed quickly and firmly. Monitor comments about death and dying as well as suicidal thoughts, and consult professional help if the behavior becomes severe or persistent.
- Provide soothing activities such as reading books, listening to music, and riding bikes. Encourage them to write their thoughts and feelings in a journal.

Guidelines for parents/caregivers for high school youth.

- In addition to following the guidelines for younger children and children of middle school, engage older adolescents in conversation about their feelings, worries, daydreams, and disruptions of concentration. Discuss their perceptions of the media's description of events. Discuss their feelings of safety and what the U.S. and other world leaders are doing to increase safety.
- Listen for scary or hurtful talk that is generated by their reactions to the terrorist attacks. Discuss the emotions behind this talk. Help them to avoid generalizing about groups of people that they connect to the attacks because of religious or ethnic origins.
- Assure them that their uncomfortable feelings will lessen and become more manageable.

- Maintain communication with coaches, teachers, and mentors to monitor how the adolescents are coping with school, sports, and family life, especially if they are angry and depressed or withdrawn and isolated from others.
- Encourage adolescents to avoid making big decisions if they still feel (or appear to be) traumatized.

Promising Practices

- [Oklahoma City National Memorial Institute for the Prevention of Terrorism \(MIPT\)](#), a nonprofit corporation since 1999, was created as a "living memorial" at the behest of survivors and families of victims of the Murrah Federal Building bombing on April 19, 1995. MIPT's mission is to try to prevent other cities from experiencing what the citizens of Oklahoma City lived through following the terrorist attack. MIPT is funded by a special Congressional appropriation to conduct research "into the social and political causes and effects of terrorism and the development of technologies to counter biological, nuclear, and chemical weapons of mass destruction as well as cyber terrorism." In addition to this mandate, MIPT demonstrates a special obligation to first responders: to assist law enforcement, firefighters, emergency medical technicians, and all those who arrive at the scene of a terrorist activity by sponsoring research in recovery equipment, training, and procedures that will assist them in prevention and response to terrorism.
- The [Web site of the Child Trauma Academy](#) is a resource for advice to parents, teachers, and caregivers on how to help children cope with the terrorist attacks in the United States. The Child Trauma Academy is dedicated to furthering understanding of the special concerns of at-risk children. Founded in 1990 in partnership with nonprofit agencies that serve abused and neglected children as an "institute without walls," the program was later established as a component of the Psychiatry Service at Texas Children's Hospital in Houston. Today it functions as a partnership between Baylor College of Medicine, Texas Children's Hospital, and the Child Trauma Initiative with additional support from the State of Texas through the Department of Protective and Regulatory Services.
- The [KidsHeath](#) interactive Web site project of the Nemours Foundation is dedicated to improving the health and spirit of children. One of the many services that the site offers is distinct opportunities for children, teens, parents, and teachers to learn about violence and the media, the impact of terrorist attacks on youth, and how to work together at home and at school to find healthy ways to process the fear and trauma generated by the attacks of 9/11. The Nemours Foundation was established in 1936 by Alfred I. duPont and today supports both clinical research and the operation of many children's health facilities throughout the nation.
- Since 1978, Safe Horizons has been an important provider of victim assistance and advocacy for violence prevention in New York City and offers seventy-five programs in New York's five boroughs. To meet the

needs of the city population harmed and traumatized by the terrorist attacks of September 11, 2001, Safe Horizons developed a comprehensive program to assist individuals and families throughout the city and the employees of businesses located in the area of the World Trade Center. In partnership with New York State Crime Victims Board and the United Way/New York Community Trust September 11 Fund, they work closely with the city's five emergency family assistance centers to disburse immediate financial assistance. Through their nine community offices and 24-hour telephone hotlines, Safe Horizon offers "crisis support counseling, help in coping with trauma, and referrals to resources ranging from housing assistance to mental health care." Safe Horizons staff train teachers and work directly with children at school to help them understand and overcome their fear and trauma associated with the attacks. The Safe Horizons Web site offers online support for individuals seeking the following information:

- What to expect after a traumatic event, including typical reactions to trauma and tips on how to cope with these reactions.
- A Resource Referral Guide which provides the most current and accurate information available citywide for victims of the disaster.
- Services available for individuals.

Services available for corporations.

- Volunteer opportunities in aiding victims of the WTC attack.

In addition, [Safe Horizon](#) is a conduit for donations to provide support for New Yorkers in their time of need, including donations made in the memory of someone or to honor someone.

Terrorism and Victim Assistance Issues Self-Examination

1. Define "terrorism" and "mass victimization" and list two ways in which these concepts can be distinguished from one another.
2. List three ways in which the impact of terrorism on individuals differs from the impact of terrorism on communities.
3. How are children particularly vulnerable to the impact of terrorism?
4. How does the media influence the way terrorism is experienced by members of the public?
5. List four effective coping strategies that individuals can utilize in the aftermath of terrorism.